

# *The Flying Badger*

440th Airlift Wing, General Mitchell ARS, Milwaukee Wisconsin

November 2004 Volume 56, No. 11





photo submitted by Smith family

A younger Mike Smith poses alongside an Air Force T-38 trainer in 1973. See page 4-5 for an exclusive interview with the retiring commander.

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# When Eagles Land

## *Colonel Smith reflects on 37 years of service*

We all know that the day to pack away the uniform will come for all of us. When it begins to become reality though, that thought takes on a whole new significance. In my final column for the Badger, I'd like to share a few remembrances that I feel illustrate positive changes I've seen over the span of my career.

I first walked on campus at the Air Force Academy in June 1967. Over the ramp leading to the cadet area are the first words of a Samuel Walter Foss poem: "Bring Me Men..."

Much has been made of this sign in the past few years but the reality in 1967 was there were no women at the AF Academy and virtually none in command or key operational positions anywhere in the Air Force.

The Air Force of 2004 is a much different organization; women are making extraordinary contributions to mission accomplishment and proving they have the strength and endurance it was once assumed they did not. The same holds true for minorities. Given opportunity, they have served with distinction – as Americans and Airmen first. Though there is work yet to be done, our military is now a prime example of success in giving minority Americans education opportunities, a chance to perform, and a chance to lead.

### First active duty stop

My first duty assignment after pilot training was at the 315<sup>th</sup> Airlift Wing, Charleston AFB, S.C. This was an associate Reserve unit possessing no aircraft, sharing the assets of its host active duty wing. In the early '70s, we were seen by the active duty as little more than a nuisance. They had to share their toys with us on occasion but, other than the few members they had frequent contact with, they really did not trust us – whether it be explaining the unique limitations of reserve availability or to do the mission to the same level of competence they could.

We essentially got their table scraps in operational missions and in training opportunities. Again, what a long way we've come. Following the Cold War drawdown, active duty manning was such that they were **forced** to rely on the Reserve and Guard to prosecute Desert Storm. Since then, we've almost become a victim of our own success. Our capabilities now are trusted to the point where the actives will gladly step aside and let us do major portions of the mission.

Back to the start of my military career – 1967 – six months prior to the Tet Offensive in Viet Nam; an era of turbulence and also of alienation and low esteem for the U.S. military. When I had a chance to visit high school friends at their colleges, I was distinctly uncomfortable wearing

my uniform on a civilian campus. Our sports team buses were sometimes booed or egged on trips to away games. Many soldiers returning from Viet Nam on leave or at the end of a tour of duty endured much worse. From those difficult days to where we are as an institution now is perhaps the biggest change. Today's Americans consistently rate their military as the institution in which they have the most confidence – a 180 degree turnaround. That change wasn't a gift; we earned it – year by year – by doing the things that are now codified as our core values. Proving our integrity, being honest about our shortcomings and fixing them, demonstrating our ability to perform difficult and complex missions and our readiness to sacrifice greatly for the welfare of the nation.

I didn't intend it when I began this article but I see that each example centers round a common theme: respect. Respect for each of our individual members, respect by our peers and the respect of those we serve – our citizens. Each reinforces the other. You know respect must be earned, and has been by our military, in each of these areas over the span of my career. It's a most valuable commodity; don't lose it.

### Career reflections

So looking back, I feel fortunate to have made the military my career. Certain choices made differently are interesting to consider but honestly, I would not change them given the chance. I say that with confidence, because it led me to this responsibility at this wing at a critical juncture in our nation's history.

In serving as your commander, you gave me an incredible gift – to meet, work with and learn from many the Air Force's finest. The future is yours; you will continue to make your mark. One last memory: among the first newcomer's groups I spoke to after assuming command, I recall two folks – (now) Staff Sgt. Hubbard of Services Flight and Master Sgt. Aragon of Comm Flight. To remember them then and see how they've become valued members of their units and contributors to the 440<sup>th</sup>'s success reassures me of the wing's ability to renew itself.

Now the uniforms go in a box and life becomes that of simply an American citizen. But when I see those C-130s fly over my home returning from the nightly training sorties, I'll remember you all and take comfort knowing you and those like you protect my family.

Good luck and Godspeed ~

*Colonel Mike Smith*



# Security Forces reservist trains Iraqi police force

by Maj. Ann Peru Knabe

Training police comes natural for 440<sup>th</sup> Security Forces NCOIC Master Sgt. John Drossel. But a mission in Iraq brought new challenges to the seasoned trainer.



*photo submitted*

Master Sgt. John Drossel deployed to Iraq to train Iraqi police.

Drossel volunteered to train the 8<sup>th</sup> Iraqi Police Battalion in Baghdad. As part of a 14-member U.S. Air Force training team, Drossel was based at Tadjil Military Training Base, about 10 miles northwest of the Coalition Headquarters (Green Zone) in Baghdad. Drossel's team also organized Mobile Training Teams at Kirkush and Talfar during their four month tour of duty.

With each class comprised of new Iraqi police lasting three weeks, Drossel's team trained a total of 625 students. Because of time constraints, the course was streamlined to address the immediate operational requirements of the Iraqi Police. The new recruits learned how to conduct effective searches. This included the proper and safest methods for personal, vehicle and building searches.

"Effective searches are key to preventing hostile insurgent difficulties and detonation of improvised explosive devices," said Drossel. "We've seen an increase of IEDs, and the training will help the police identify these before they kill innocent people."

Drossel said the Air Force team also taught the police students methods to expedite the entry control process that allows people and ve-

hicles in and out of a controlled area. They also taught students the safe and proper methods of moving troops in an urban or built-up environment, and ways of searching a building.

"We call this Mobile Operations Urban Terrain training," said Drossel. "Like searching techniques, MOUT helps prevent insurgencies."

Drossel's training team also taught methods of crowd control, and appropriate uses of force to use with disruptive or hostile people.

While Drossel enjoyed the challenge of training the Iraqi police, the desert environment was a stark contrast to conditions at Gen. Mitchell Air Reserve Station.

"March through May, the temperatures varied between 88 to 100 degrees Fahrenheit. From the middle of May through September, however, day-time temperatures heated up to 120-130 degrees," he explained. "To top it off, there were strong wind storms that would come out of no where."

The duty was also dangerous. During Drossel's stay at Tadjil, three car bombs detonated at the base gates. The worst of these killed 35 people, including four Americans.

Drossel's assignment required long hours. To meet the immediate training needs of the Iraqi police, the Air Force team worked up to 14 hours a day.

Drossel said most of the police were very receptive to learning new techniques. However, it proved to be challenging at times because British, Australians and Jordanians assisted with the training, and all had slightly different perspectives on the best way to train officer and enlisted military members.

"Overall, the Iraqi Police were extremely grateful," said Drossel. "The majority of the people in the new Iraqi military really do want a change in social climate and improved conditions for their people."

After graduation, the first class of Iraqi students was assigned in security personnel positions at the Iraqi Ministry of Defense Headquarters in Baghdad. The balance of the students who completed the program was assigned to military police companies throughout the country.

While he enjoyed the memories of training the Iraqi troops, Drossel also remembers the damage and destruction of Baghdad.

"It was the first time I experienced something like this in person," explained Drossel. "It wasn't like it is on the TV news."



*photo submitted*

Iraqi police students learn the fine art of securing a building from an Air Force training team. The 12-member training team included five reservists.

Drossel said it was the first time in many years that he saw such a large number of dead bodies. He summarized his thoughts by saying "It serves to remind me of both the power of healing, and the fragility of the human form that God has given us."

# From Cadet to Commander

*Colonel Mike Smith retires after 36 years of military service*

by Senior Airman Deanne Perez

Colonel Michael L. Smith, commander of the 440<sup>th</sup> Airlift Wing, is completing a distinguished 36-year Air Force career and retiring effective October 25.

Smith's military career began with a self-described 'last minute' appointment to the U.S. Air Force Academy where he was commissioned as a second lieutenant in 1971.

A year later, Smith completed undergraduate pilot training at Moody AFB, Ga., and joined the 76<sup>th</sup> Military Airlift Squadron at Charleston AFB, S.C. as a C-141 pilot.

Smith separated from active duty four years later and joined the Air Force Reserve in 1976 as a C-141 examiner pilot with the 701<sup>st</sup> Military Airlift Squadron. This change allowed him to remain stationed in South Carolina where he met his wife, Joni.

Assignments from that point took him to several bases where his family became veterans in their own rights.

"I wouldn't say each move hasn't come without a bit of apprehension," Smith said. But he and his wife agree: they've all learned to adapt well to new situations.

Recalling the highlights of his career, Smith hides no emotion when recalling both the good and the bad memories – fondly recalling deploy-

ment preparations in Turkey and sadly as he remembers the Airmen under his command who were lost as a result of an aircraft accident. Central to each memory are the individuals that make up them.

When he recalls his years with the 440<sup>th</sup>, the character of the people here ranks top on his list.

"This is not a high-maintenance unit by any means," Smith said. "Folks here understand the responsibilities – not all units are like that... They know there is a job to be done and they do it."

As a civilian, Smith will continue to serve by working with Reserve and National Guard members in Wisconsin with Employer Support of Guard and Reserve (ESGR).

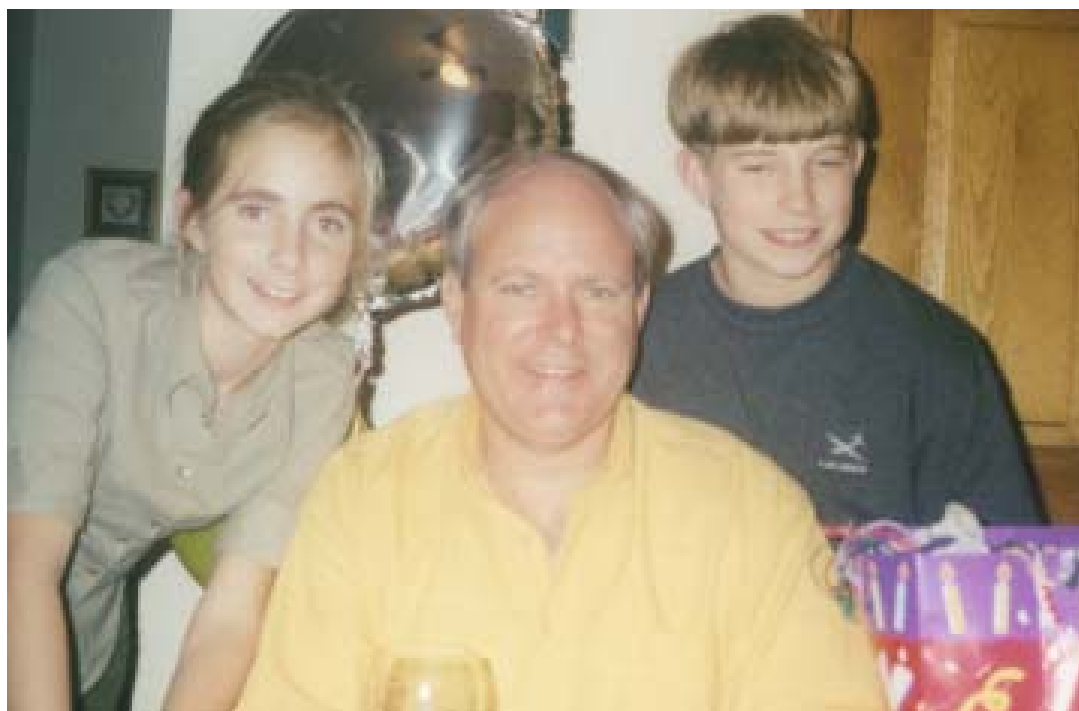
"It will be a good fit for me. I believe in what ESGR does, certainly in the Guard and Reserve, and I'd like to do what I can to help out."

Concluding a career as wing commander leaves Smith with a sense of achievement he didn't realize he would accomplish.

"Looking back I never, ever expected this," Smith said. "When I started out as an ART, I never thought of this possibility." For that, Smith and those who have had the opportunity to work with him are thankful.



Smith as a young Air Force academy cadet



***"Leadership is about capturing the imagination and enthusiasm of your people with clearly defined goals that cut through the fog like a beacon in the night."***

Colonel Smith looks forward to spending a little more time with his wife, Joni (pictured top right), and his two children (left), Abby and Brett.

Before he starts his job with the Wisconsin Committee for Employer Support of the Guard and Reserve, Colonel Smith plans to "clean out the garage" and play a few games of golf.



Colonel Smith and his wife Joni are still smiling.



Once a cheesehead, always a cheesehead. Col Smith plans to stay in Wisconsin after retirement.

*photos submitted by the Smith family*

## Colonel Michael L. Smith Biography

### *Education*

1975 Bachelor of Science degree; Engineering Management  
U.S. Air Force Academy  
1971 Pilot Training, Moody AFB, Georgia  
1984 Squadron Officer School  
1994 Air War College

### *Key Assignments*

- July 1972-October 1976: C-141 pilot (copilot – flight examiner) 76<sup>th</sup> Military Airlift Squadron, Charleston AFB, S.C.
- November 1976-May 1983: C-141 examiner pilot, 701<sup>st</sup> Military Airlift Squadron, Charleston AFB, S.C.
- May 1983-November 1985: Pilot scheduler, standardization officer, 701<sup>st</sup> Military Airlift Squadron, Charleston AFB, S.C.
- November 1985-November 1987: Wing standardization officer; 315<sup>th</sup> Military Airlift Wing, Airlift, Charleston AFB, S.C.
- November 1987-December 1988: Aircraft operations officer; 300<sup>th</sup> Military Airlift Squadron, Charleston AFB, S.C.
- December 1988-February 1992: Air Force Reserve advisor to the director of operational requirements, C-17 Program Division, HQ Military Airlift Command, Scott AFB, Ill.
- February 1992-June 1992: Aircraft operations officer, 317<sup>th</sup> Airlift Squadron, Charleston AFB, S.C.
- June 1992-June 1995: Deputy commander, 315<sup>th</sup> Operations Group, Charleston AFB, S.C.
- June 1995-July 1997: Commander, 914<sup>th</sup> Operations Group, Niagara Falls ARB, N.Y.
- July 1997-August 1999: Chief, operations division, 22<sup>nd</sup> Air Force, Dobbins ARB, Ga.
- August 1999-October 2004: Commander, 440th Airlift Wing, General Mitchell IAP-ARS, Wis.

### *Flight Data*

Military rating: Command Pilot  
FAA rating: Commercial Instrument and Airline Transport Pilot  
Flight hours: Over 8,000  
Aircraft: T-37, T-38, C-141, C-17, C-130H

### *Promotion Dates*

Second Lieutenant – June 9, 1971  
First Lieutenant – June 9, 1974  
Captain – June 30, 1975  
Major – November 1, 1983  
Lieutenant Colonel – June 14, 1990  
Colonel – May 1, 1995

### *Major Awards, Decorations*

Meritorious Service Medal with two oak leaf clusters  
Air Force Commendation Medal  
Air Force Outstanding Unit Award with one oak leaf cluster  
Combat Readiness Medal with three oak leaf clusters  
National Defense Service Medal  
Southwest Asia Service Medal  
Armed Forces Expeditionary Medal  
Vietnam Service Medal  
Air Force Longevity Service Award Ribbon  
Armed Forces Reserve Medal



## NEWS & NOTES

### Retirements

Col. Michael L. Smith	440 AW
Lt. Col Thomas P. Hall	440 MSQ
Maj. John A. Michalak	34 APS
MSgt. Kenneth G. Carpenter	440 LGR
MSgt. Robert Reeve	440AW
TSgt. Jesus Briseno	34 APS
TSgt. Daniel R. Fleming	34 APS
TSgt. Elizabeth L. Schell	440 LGR
TSgt. Dean W. Sydlewski	440 MDS

### Promotions

*The following people have been promoted to the rank indicated:*

Maj. Kyle Cioffero	440 OSF	
1 <sup>st</sup> Lt. John Kerrigan		95 AS
MSgt. Kurt Brandes	34 APS	
MSgt. James Grudnowski	34 APS	
MSgt. Paul Kudick	440 MXS	
MSgt. Jeffrey Radermacher	34 APS	
MSgt. George Utter	440 MXS	
TSgt. Corey Adams	440 LRS	
TSgt. Shawn Carnahan	34 APS	
TSgt. Wanda Edgerton	440 LRS	
TSgt. James Foster	440 CES	
TSgt. George Hamilton	440 MXS	
TSgt. Keith Hanse	440 MXS	
TSgt. Richard LaBodda	34 APS	
TSgt. Carlos Maldonado	440 MXS	
TSgt. Robert Mendenhall	440 MSF	
TSgt. Pattie Roger	440 CES	
TSgt. David Peterson	34 APS	
TSgt. Brian Schumacher	440 CES	
TSgt. Ronald Simon	440 CES	
TSgt. Joseph Strohmeier	440 MXS	
TSgt. Frank Townsend	440 MXG	
TSgt. Michael Whiting	440 MXS	
SSgt. John Blanchard, Jr.	34 APS	
SSgt. Paul Brunette	440 MXS	
SSgt. Robin Hirschfeld	34 APS	
SSgt. Andrew Orlandini	440 SFS	
SSgt. Denise Quasius	440 AW	
SSgt. John Stauffacher	95 AS	
SrA Anthony Boyd	440 MXS	
SrA Jeffery Baier	440 MXS	
SrA Jay Ehlers	440 MDS	
SrA Paul Fisher	440 MDS	
SrA Ryan Fitzgerald	440 CES	
SrA Venigeo Gapastione	440 LRS	
SrA Jill Hein	440 MDS	
SrA Robert Schmoyer	34 APS	
SrA Lori Stelter	440 MDS	
SrA Eric Swieca	440 CES	
SrA Jim Vales	440 CES	
SrA Kimberly Willis	440 MXS	
A1C Jessica Nicholson	440 MDS	
A1C Ruby Rivera	440 MOF	
AMN Cheryl Melchert	440 LRS	
AMN Stephen Nehls	440 MSF	

### New law to prevent "floating" checks

It will no longer be possible to float a check after Oct. 28 according to wing finance officials. A new law goes into effect on that day and all checks will be cleared electronically within minutes, even at night and on weekends.

This is an example of check "floating." If payday is Monday and someone writes a check at a store on Saturday assuming it won't clear before their paycheck is deposited in their account. After Oct. 28 that check will bounce and an overdraft fee will be charged to the writer. Bounced checks may adversely affect personal credit ratings. For more details on how the "Check 21" law will affect people call the wing Finance Office at 482-5350 or check these web sites:

<http://www.consumersunion.org/finance/cckclear1002>

<http://www.federalreserve.gov/paymentsystems/truncation>

### Prior active duty?

#### Make sure it is in your military record

Attention prior active duty folk: Is your prior active duty service reflected in your computer record? If not, there is an easy way to capture this information. You can begin by requesting the information yourself. Just use a sample letter posted on the base INET to get you started. For more information on this, contact Master Sgt. Keith Heapes at 482-5336 or Staff Sgt. Christian Obrochta at 482-5335.

### Veterans may volunteer for War on Terrorism history project

Wisconsin veterans of military operations in Iraq and Afghanistan now have the chance to record their stories for future generations by taking part in the War on Terrorism Veterans History Project. The project is a combined effort of the Fox Valley Army ROTC, U.S. Rep. Mark Green and the Military Veterans Museum in Oshkosh. Veterans who have served in Operations Iraqi Freedom and Enduring Freedom can visit St. Norbert College in De Pere where they be interviewed by students from the Fox Valley Army ROTC Battalion. The interviewing ROTC cadets are from Lawrence University, Marian College, Ripon College, St. Norbert College, the University of Wisconsin-Green Bay and the University of Wisconsin-Oshkosh. The interview videos will be stored and memorialized at the Military Veterans Museum in Oshkosh. For more information about the history project and for instructions on how to take part call Chris in Congressman Green's office at (202) 225-5665.

### New Aerial Port Commander

Lt. Col. Joe Rallo is the new 34th Aerial Port Squadron commander. Rallo rejoined the unit after serving several years with 22nd Air Force.

### 440th reservists, civilians and family members encouraged to donate blood

The wing's semi-annual blood drive is scheduled for Saturday, Dec. 4 in the wing auditorium, building 102. Reservists, civilians and their spouses are encouraged to donate blood.

"The holidays are always a critical time of year for blood supplies," said Mary Savarino, the blood drive organizer. "Many people put donations on hold because they are so busy. This can result in a temporary shortage of blood."

People who want to donate blood during the December UTA should contact Savarino at (414) 482-5440 or email the blood drive organizer at Mary.Savarino@generalmitchell.af.mil

### Your opinion counts!

#### Fill out TRUE BLUE survey

The 440th is the official test unit for Air Force Reserve Command's True Blue program. The drug reduction program is changing its promotional material based on feedback from 440th members. Help AFRC decide how to best promote this program by filling out the online survey at:

<https://wwwmil.afrc.af.mil/trueblue/Default.htm>

### More 440th airmen identified as workers on original C-130s

In addition to the reservists named in the October Flying Badger, Senior Master Sgt. Anthony Schmitt, Tech. Sgt. Robert Lewis and Tech. Sgt. John Wenzell worked on the unit's first C-130, aircraft 0023. The Flying Badger staff salutes these airmen and all reservists who worked on the unit's original C-130.

### Drop Zone hosts Oct. 27 breakfast

Drop Zone Club members are invited to a Halloween and football frenzy breakfast on Wednesday, Oct. 27, from 6 - 7:30 a.m. Any club member that wears a costume will win a prize. For more information, call the Drop Zone at 482-5711.

### New capability added to myPay

Restricted access personal identification numbers allow members to provide a spouse or trusted individual with a view-only PIN. This is a tool for deployed members. The member can set the RAPIN by signing into myPay and from the main menu and clicking on the "Personal Settings" page. Then click on the "Restricted Access PIN". Input the RAPIN and provide it to your spouse/trusted individual. For the spouse/family member to use the RAPIN, they simply sign into myPay with the member's SSN under "LoginID" and then enter the provided RAPIN. The RAPIN allows a spouse or family member to view and print leave and earning statements and W-2s.

# Two 440th reservists' employers accept ESGR's honor, the Freedom Award

by Maj. Ann Knabe

In what could be considered an awards coup for the 440th, two reservists and their employers traveled to Washington, D.C. to accept the National Committee for Employer Support of the Guard and Reserve's highest honor, the Freedom Award.

Maj. Ed Stack, 95th Airlift Squadron, and Senior Master Sgt. Peter Ruzicka, 440th Civil Engineering Squadron, joined their employers at the Ronald Reagan Building where Deputy Secretary of Defense Dr. Paul Wolfowitz thanked the employers for their outstanding support of their Guard and Reserve employees. A total of 15 employers earned the prestigious national level award. Each state committee was allowed to nominate three organizations for the Freedom Award, and several military members nominated their civilian employers on their own.

Ruzicka's employer, Harley-Davidson Motor Company, earned an ESGR State Chair award earlier this year and was recognized at the Wisconsin ESGR Committee's annual conference. Ruzicka nominated his employer for the Patriot Award, and Wisconsin's ESGR awards committee took note of the detailed narrative, researched additional data, and moved the nomination to compete nationally.

Stack, on the other hand, nominated his employer, GE Medical Systems, when he was deployed overseas flying missions in and out of Iraq.

As Stack explains, "we were sitting at Baghdad International Airport waiting for plane parts, and I didn't have much to do. So I was nosing around on the ESGR website, and saw that you could nominate your employer for the Freedom Award. GE has been a terrific supporter of me since I was activated, so I thought I would nominate the company."

Both companies' outstanding record of support placed them into the final rounds of competition.

General Electric was selected as a Freedom Award winner because the company values, respects and honors its military members. The company has a military recruiting division, and specialized "leadership programs" for military members transitioning to the corporate arena. In addition, the company participates and sponsors Service Academy Career Conferences throughout the year at various locations.

GE provides a month of salary to mobilized employees, plus differential pay up to three years. All benefits are continued during deployment,



From left: 440th Airlift Wing Commander Col. Michael L. Smith joined Maj. Ed Stack (95th AS), Bill Conaty of General Electric, and the Wisconsin ESGR Committee Chair, Jim Rebholz at the national Freedom Awards ceremony on Sept. 21 in Washington, D.C.

*photo by 1st Lt. Jamie Makowski*

plus GE offers limitless support services for the employee and family members.

Harley-Davidson's spirit of support goes far beyond paperwork and benefits. An "All American" manufacturer based in Milwaukee, Harley-Davidson has shown tremendous support of its Guard and Reserve employees for more than half a century. It is estimated that about 14 percent of Harley-Davidson employees are members of the Guard and Reserve. Upon mobilization, the employee receives frequent care packages, pay differential, continued health and life insurance, and 401(k) benefits.

The corporate values mirror those its Guard and Reserve members fight for: freedom, patriotism and independence. Harley-Davidson is also a strong supporter of ESGR. The 440th Airlift Wing hosted a Harley-Davidson Statement of Support signing ceremony at General Mitchell ARS in 2003.

The Freedom Award employers joined the reservists who nominated them at the Sept. 21 ceremony and dinner. William Conaty, GE's senior vice president of human resources and James

Ziemer, president and chief financial officer for Harley-Davidson, accepted the prestigious award.

Although President Bush did not make the ceremonies because of a last minute NATO request, he did share a video message with the audience. The president proclaimed Sept. 26 - Oct. 2, 2004, National Employer Support of the Guard and Reserve Week. He encouraged all Americans to join him in expressing thanks to the civilian employers and members of the National Guard and Reserve for their patriotism and sacrifices on behalf of the nation.

Stack and Ruzicka encourage all 440th reservists to nominate their civilian employers for recognition through ESGR's programs. All nominees get the Patriot Award, and a 440th commander will present the Patriot Award to the employer upon request. To be competitive at the state and national level, reservists should include a detailed description of how the employer is supportive.

Reservists can nominate supportive employers at [www.esgr.org](http://www.esgr.org).

on the outside...

**looking in**

A monthly column for military spouses and family

***Who do I call if I need to reach a deployed family member if there is an emergency, such as a death in the family?***

The American Red Cross is the primary point of contact in the event of an emergency, illness or death in a service member's immediate family. They are equipped to verify the situation and will relay the information and an emergency leave request to the appropriate military authorities.

It will then be up to the member's commander to decide whether or not to approve the leave. Red Cross data cards are available in the Family Support office for military members to complete and give to family members before deployment. The card has identifying information about the reservist and information on how to contact the Red Cross. Family members should have this card and a copy of the member's orders on hand in the event of an emergency. The number to reach the Red Cross is (414) 342-8680.

***Does the Air Force Aid Society help Reservists?***

The Air Force Aid Society is the official charity of the Air Force. In the past, it did center on assisting the active force, but due to changes in the mission of the Guard and Reserve, the eligibility criteria has expanded. Reserve personnel on extended active duty are eligible for limited assistance for situations such as emergency travel due to the illness or death of an immediate family member and funeral expenses. Other assistance is limited to emergencies incident to, or resulting from the member's active duty tour. AFAS will respond to genuine emergency situations and offer stabilizing assists, but cannot help with long-standing needs such as lack of previous employment, poor home maintenance or a serious mortgage delinquency. For more information, contact Susan Knauer at the Family Support Office (414) 482-5424 or (800) 224-2744.

***On the outside - looking in*** is created for families of reservists. The column answers questions submitted by family members. Please submit your questions to Family Support Director Susan Knauer at (414) 482-5424 or 1-800-224-2744, or email [sknauer@generalmitchell.af.mil](mailto:sknauer@generalmitchell.af.mil)

## Family Support offers debt management program free to 440th reservists and families

Credit card debt is a huge problem for many people today. The average person has over \$6,000 in credit card debt alone. Paying the minimum balance year after year gets you nowhere. There are consumer credit counselors that can help. You have probably seen advertisements for these programs on TV.

These counselors analyze your situation and negotiate payment plans with your creditors. You will then pay the counselor the money needed to pay your creditors each month. The company will then make your payments for you. Use of this type of program can affect your credit rating

adversely, especially if you don't make the required payments to the credit counseling company on time each month. Family Support can provide you with another, better option. Family Support will help you use a program called Power Pay. Your financial situation is analyzed and a plan of action to get you debt-free is designed. You keep paying all your bills yourself, but with a priority system in place.

With this system, you can generally be debt-free in three years or less. Please call the Family Support Office at 414-482-5424 or 1-800-224-2744 for more information.

## "DEERS" program gives military families an easy way to track military benefits

DEERS stands for Defense Enrollment Eligibility Reporting System. It is a "data warehouse" with information on all military members and their family members. Service members are automatically enrolled, but action must be taken to register family members.

Without valid eligibility status, families might be denied care at a military treatment facility, and will not be eligible for TRICARE health benefits. The eligibility paperwork is initiated in the ID Card section of the military personnel office.

If families have more questions about ID cards, they can contact the 440<sup>th</sup> Military Personnel Customer Service Center at (414) 482-5331 or 1-877-412-0126, ext. 5331.

Families do not have to come to General Mitchell to get an ID card issued. Facilities throughout Wisconsin, Illinois and Michigan issue ID cards.

To find the nearest location, visit the RAP-IDS site locator at <http://www.dmdc.osd.mil/rsl/owa/home>, or call the Defense Manpower Data Center Support Office at 1-800-538-9552.

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